

## ***Blue Advantage Complete (PPO) offered by Blue Cross and Blue Shield of Alabama***

### **Annual Notice of Changes for 2024**

You are currently enrolled as a member of **Blue Advantage Complete**. Next year, there will be changes to the plan's costs and benefits. ***Please see page 4 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at [www.BCBSALMedicare.com](http://www.BCBSALMedicare.com). You may also call **Member Services** to ask us to mail you an *Evidence of Coverage*.

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**
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#### **What to do now**

**1. ASK:** Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
  - Review the changes to Medical care costs (doctor, hospital).
  - Review the changes to our drug coverage, including authorization requirements and costs.
  - Think about how much you will spend on premiums, deductibles, and cost-sharing.
- Check the changes in the 2024 “Drug List” to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals, and other providers, including pharmacies will be in our network next year.
- Think about whether you are happy with our plan.

**2. COMPARE:** Learn about other plan choices

- Check coverage and costs of plans in your area. Use the Medicare Plan Finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website or review the list in the back of your *Medicare & You 2024* handbook.

- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

**3. CHOOSE:** Decide whether you want to change your plan

- If you don't join another plan by December 7, 2023, you will stay in **Blue Advantage Complete**.
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2024**. This will end your enrollment with **Blue Advantage Complete**.
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

**Additional Resources**

- Please contact our **Member Services** number at **1-888-234-8266** for additional information. (TTY users should call **711**.) Hours are Monday - Friday, 8 a.m. – 8 p.m. CST. From October 1 to March 31, the hours of operation are Monday - Sunday, 8 a.m. – 8 p.m. CST. You may be required to leave a message for calls made after hours, weekends and holidays. Calls will be returned the next business day. This call is free.
- **Member Services** has free language interpreter services available for non-English speakers (phone numbers are in section 6.1 of this document). You may also receive this material in an alternative format, including braille, large print and audio by calling **Member Services**.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

**About Blue Advantage Complete (PPO)**

- **Blue Advantage** is a PPO with a Medicare contract. Enrollment in **Blue Advantage (PPO)** depends on contract renewal.
- When this document says “we,” “us,” or “our,” it means Blue Cross and Blue Shield of Alabama. When it says “plan” or “our plan,” it means **Blue Advantage Complete**.

## Notice of Nondiscrimination

Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association, complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. We do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Blue Cross and Blue Shield of Alabama:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages

If you need these services, contact our 1557 Compliance Coordinator. If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in person or by mail, fax, or email at: Blue Cross and Blue Shield of Alabama, Compliance Office, 450 Riverchase Parkway East, Birmingham, Alabama 35244, Attn: 1557 Compliance Coordinator, 1-855-630-6823 (TTY: 711), 1-205-220-2984 (fax), 1557Grievance@bcbsal.org (email). If you need help filing a grievance, our 1557 Compliance Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-855-216-3144 (TTY: 711). Someone who speaks English can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-855-216-3144 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-855-216-3144 (TTY: 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-855-216-3144 (TTY: 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-855-216-3144 (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-855-216-3144 (TTY: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-855-216-3144 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí .

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-855-216-3144 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-855-216-3144 (TTY: 711) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-855-216-3144 (TTY: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-855-216-3144 (TTY: 711). سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-855-216-3144 (TTY: 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-855-216-3144 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-855-216-3144 (TTY: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-855-216-3144 (TTY: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-855-216-3144 (TTY: 711). Ta usługa jest bezpłatna.

**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-855-216-3144 (TTY: 711) にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

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## Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for **Blue Advantage Complete** in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
<p><b>Monthly plan premium*</b></p> <p>* Your premium may be higher than this amount. See Section 1.1 for details.</p>	<b>\$0</b>	<b>\$0</b>
<p><b>Maximum out-of-pocket amounts</b></p> <p>This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)</p>	<p>From network providers: <b>\$5,100</b></p> <p>From network and out-of-network providers combined: <b>\$7,500</b></p>	<p>From network providers: <b>\$5,100</b></p> <p>From network and out-of-network providers combined: <b>\$7,500</b></p>
<p><b>Doctor office visits</b></p>	<p>Primary care visits: You pay <b>\$5</b> per visit or telehealth visit.</p> <p>Specialist visits: You pay <b>\$40</b> per visit or telehealth visit.</p>	<p>Primary care visits: You pay <b>\$5</b> per visit or telehealth visit.</p> <p>Specialist visits: You pay <b>\$35</b> per visit or telehealth visit.</p>
<p><b>Inpatient hospital stays</b></p> <p>Includes inpatient acute, inpatient rehabilitation, long-term care hospitals, and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.</p>	<p>For Medicare-covered hospital stays:</p> <p><b>\$290</b> copay per day for days 1 through 7</p> <p><b>\$0</b> copay per day for days 8 through 90</p> <p><b>\$0</b> copay for each additional hospital day</p>	<p>For Medicare-covered hospital stays:</p> <p><b>\$290</b> copay per day for days 1 through 7</p> <p><b>\$0</b> copay per day for days 8 through 90</p> <p><b>\$0</b> copay for each additional hospital day</p>
<p><b>Part D prescription drug coverage</b></p> <p>(See Section 1.5 for details.)</p>	<p>Deductible: <b>\$150</b> except for covered insulin products and most adult Part D vaccines.</p>	<p>Deductible: <b>\$0</b></p>

Cost	2023 (this year)	2024 (next year)
<b>Part D prescription drug coverage (continued)</b>	<p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p><b>Drug Tier 1:</b></p> <p><i>Preferred cost-sharing:</i> You pay <b>\$4</b> per prescription.</p> <p><i>Standard cost-sharing:</i> You pay <b>\$11</b> per prescription.</p> <p><i>Preferred mail-order cost-sharing:</i> You pay <b>\$4</b> per prescription.</p> <p><i>Standard mail-order cost-sharing:</i> You pay <b>\$11</b> per prescription.</p> <p><b>Drug Tier 2:</b></p> <p><i>Preferred cost-sharing:</i> You pay <b>\$13</b> per prescription.</p> <p><i>Standard cost-sharing:</i> You pay <b>\$20</b> per prescription.</p> <p><i>Preferred mail-order cost-sharing:</i> You pay <b>\$13</b> per prescription.</p> <p><i>Standard mail-order cost-sharing:</i> You pay <b>\$20</b> per prescription.</p> <p><b>Drug Tier 3:</b></p> <p><i>Preferred cost-sharing:</i> You pay <b>\$40</b> per prescription. You pay <b>\$28</b> per month supply of each covered insulin product on this tier.</p>	<p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p><b>Drug Tier 1:</b></p> <p><i>Preferred cost-sharing:</i> You pay <b>\$4</b> per prescription.</p> <p><i>Standard cost-sharing:</i> You pay <b>\$11</b> per prescription.</p> <p><i>Preferred mail-order cost-sharing:</i> You pay <b>\$0</b> per prescription.</p> <p><i>Standard mail-order cost-sharing:</i> You pay <b>\$7</b> per prescription.</p> <p><b>Drug Tier 2:</b></p> <p><i>Preferred cost-sharing:</i> You pay <b>\$13</b> per prescription.</p> <p><i>Standard cost-sharing:</i> You pay <b>\$20</b> per prescription.</p> <p><i>Preferred mail-order cost-sharing:</i> You pay <b>\$13</b> per prescription.</p> <p><i>Standard mail-order cost-sharing:</i> You pay <b>\$20</b> per prescription.</p> <p><b>Drug Tier 3:</b></p> <p><i>Preferred cost-sharing:</i> You pay <b>\$40</b> per prescription. You pay <b>\$35</b> per month supply of each covered insulin product on this tier.</p>

Cost	2023 (this year)	2024 (next year)
<b>Part D prescription drug coverage (continued)</b>	<p><i>Standard cost-sharing:</i> You pay <b>\$47</b> per prescription. You pay <b>\$35</b> per month supply of each covered insulin product on this tier.</p>	<p><i>Standard cost-sharing:</i> You pay <b>\$47</b> per prescription. You pay <b>\$35</b> per month supply of each covered insulin product on this tier.</p>
	<p><i>Preferred mail-order cost-sharing:</i> You pay <b>\$40</b> per prescription.</p>	<p><i>Preferred mail-order cost-sharing:</i> You pay <b>\$40</b> per prescription.</p>
	<p><i>Standard mail-order cost-sharing:</i> You pay <b>\$47</b> per prescription.</p>	<p><i>Standard mail-order cost-sharing:</i> You pay <b>\$47</b> per prescription.</p>
	<b>Drug Tier 4:</b>	<b>Drug Tier 4:</b>
	<p><i>Preferred cost-sharing:</i> You pay <b>29%</b> of the total cost. You pay <b>\$28</b> per month supply of each covered insulin product on this tier.</p>	<p><i>Preferred cost-sharing:</i> You pay <b>28%</b> of the total cost.</p>
	<p><i>Standard cost-sharing:</i> You pay <b>34%</b> of the total cost. You pay <b>\$35</b> per month supply of each covered insulin product on this tier.</p>	<p><i>Standard cost-sharing:</i> You pay <b>33%</b> of the total cost.</p>
	<p><i>Preferred mail-order cost-sharing:</i> You pay <b>29%</b> per prescription.</p>	<p><i>Preferred mail-order cost-sharing:</i> You pay <b>28%</b> per prescription.</p>
	<p><i>Standard mail-order cost-sharing:</i> You pay <b>34%</b> per prescription.</p>	<p><i>Standard mail-order cost-sharing:</i> You pay <b>33%</b> per prescription.</p>
	<b>Drug Tier 5:</b>	<b>Drug Tier 5:</b>
	<p><i>Preferred cost-sharing:</i> You pay <b>30%</b> of the total</p>	<p><i>Preferred cost-sharing:</i> You pay <b>33%</b> of the total</p>



Cost	2023 (this year)	2024 (next year)
<b>Part D prescription drug coverage (continued)</b>	<p>cost.</p> <p><i>Standard cost-sharing:</i> You pay <b>30%</b> of the total cost.</p> <p><i>Preferred mail-order cost-sharing:</i> You pay <b>30%</b> per prescription.</p> <p><i>Standard mail-order cost-sharing:</i> You pay <b>30%</b> per prescription.</p> <p><b>Drug Tier 6:</b></p> <p><i>Preferred cost-sharing:</i> You pay <b>\$0</b> per prescription.</p> <p><i>Standard cost-sharing:</i> You pay <b>\$0</b> per prescription.</p> <p><i>Preferred mail-order cost-sharing:</i> You pay <b>\$0</b> per prescription.</p> <p><i>Standard mail-order cost-sharing:</i> You pay <b>\$0</b> per prescription.</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> <li>• During this payment stage, the plan pays most of the cost for your covered drugs.</li> <li>• For each prescription, you pay whichever of these is larger: a payment equal to 5% of the cost of the drug (this is called <b>coinsurance</b>), or a copayment (\$4.15 for a generic drug or a</li> </ul>	<p>cost.</p> <p><i>Standard cost-sharing:</i> You pay <b>33%</b> of the total cost.</p> <p><i>Preferred mail-order cost-sharing:</i> You pay <b>33%</b> per prescription.</p> <p><i>Standard mail-order cost-sharing:</i> You pay <b>33%</b> per prescription.</p> <p><b>Drug Tier 6:</b></p> <p><i>Preferred cost-sharing:</i> You pay <b>\$0</b> per prescription.</p> <p><i>Standard cost-sharing:</i> You pay <b>\$0</b> per prescription.</p> <p><i>Preferred mail-order cost-sharing:</i> You pay <b>\$0</b> per prescription.</p> <p><i>Standard mail-order cost-sharing:</i> You pay <b>\$0</b> per prescription.</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> <li>• During this payment stage, the plan pays the full cost for your covered Part D drugs. <b>You pay nothing.</b></li> </ul>

Cost	2023 (this year)	2024 (next year)
<b>Part D prescription drug coverage (continued)</b>	drug that is treated like a generic, and \$10.35 for all other drugs.)	

## SECTION 1 Changes to Benefits and Costs for Next Year

### Section 1.1 – Changes to the Monthly Premium

Cost	2023 (this year)	2024 (next year)
<b>Monthly premium</b>  (You must also continue to pay your Medicare Part B premium.)	<b>\$0</b>	<b>\$0</b>  There is no change for the upcoming year.

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.

### Section 1.2 – Changes to Your Maximum Out-of-Pocket Amounts

Cost	2023 (this year)	2024 (next year)
<b>In-network maximum out-of-pocket amount</b>  Your costs for covered medical services (such as copays) from network providers count toward your in-network maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	<b>\$5,100</b>	<b>\$5,100</b>  Once you have paid <b>\$5,100</b> out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.
<b>Combined maximum out-of-pocket amount</b>  Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your costs for outpatient	<b>\$7,500</b>	<b>\$7,500</b>  Once you have paid <b>\$7,500</b> out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network or

Cost	2023 (this year)	2024 (next year)
<b>Combined maximum out-of-pocket amount (continued)</b> prescription drugs do not count toward your maximum out-of-pocket amount for medical services.		out-of-network providers for the rest of the calendar year.

Medicare requires all health plans to limit how much you pay out-of-pocket for the year. These limits are called the maximum out-of-pocket amounts. Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

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### Section 1.3 – Changes to the Provider and Pharmacy Networks

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Updated directories are located on our website at [www.BCBSALMedicare.com](http://www.BCBSALMedicare.com). You may also call **Member Services** for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2024 *Provider Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2024 *Pharmacy Directory* to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact **Member Services** so we may assist.

## Section 1.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2023 (this year)	2024 (next year)
<b>Ambulance Services</b>	You pay a <b>\$275</b> copay for Medicare-covered ground and air ambulance benefits.	You pay a <b>\$315</b> copay for Medicare-covered ground and air ambulance benefits.
<b>Durable Medical Equipment (DME) and Related Medical Supplies</b>	You pay <b>20%</b> of the total cost for Medicare-covered durable medical equipment (DME) and related medical supplies.	You pay <b>22%</b> of the total cost for Medicare-covered durable medical equipment (DME) and related medical supplies.
<b>Emergency Care</b>	You pay a <b>\$110</b> copay for emergency care.	You pay a <b>\$120</b> copay for emergency care.
<b>Fitness Benefit</b>	You were covered for a fitness benefit through a SilverSneakers® Membership.*	Your fitness benefit will be a <b>\$90</b> allowance every three months and will be loaded on the FlexCard mailed to you at enrollment.* It can be used toward memberships at a health club. For complete benefit information and additional details, please call Member Services at 1-800-962-1964 (TTY 711).
	*SilverSneakers is a registered trademark of Tivity Health, Inc. © 2023 Tivity Health, Inc. All rights reserved.	*The Alabama FlexCard Mastercard® Prepaid Card is issued by Stride Bank, N.A., Member FDIC, pursuant to license by Mastercard International.

Cost	2023 (this year)	2024 (next year)
<b>Hearing Services</b>	You pay <b>\$699</b> or <b>\$999</b> copay per ear for hearing aids, depending on the model you choose.	You pay <b>\$499</b> , <b>\$699</b> , or <b>\$999</b> copay per ear for hearing aids, depending on the model you choose.
<b>Insulin Cost-Sharing</b>	Under the Insulin Savings Program, the plan's insulin costs were capped at <b>\$28</b> (when using a preferred pharmacy) and <b>\$35</b> (when using a standard pharmacy). However, due to insulin cost-sharing adjustments in the Inflation Reduction Act, the Centers for Medicare and Medicaid Services will end this program on 12/31/2023.	Under the Inflation Reduction Act, you won't pay more than <b>\$35</b> for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on and regardless of the pharmacy used.
<b>Medicare Part B Step Therapy</b>	Medicare Part B Step Therapy is <u>not</u> available.	Some drugs are now subject to Part B Step Therapy effective January 1, 2024. Visit <a href="https://www.bcbsal.com/PartBDrugs">BCBSALMedicare.com/PartBDrugs</a> for a complete list.
<b>Outpatient Mental Health Care</b>	You pay a <b>\$40</b> copay for each Medicare-covered individual or group therapy visit or telehealth visit.	You pay a <b>\$35</b> copay for each Medicare-covered individual or group therapy visit or telehealth visit.
<b>Outpatient Substance Abuse Services</b>	You pay a <b>\$40</b> copay for Medicare-covered individual or group visits.	You pay a <b>\$35</b> copay for Medicare-covered individual or group visits.
<b>Prosthetic Devices and Related Medical Supplies</b>	You pay <b>20%</b> of the cost for prosthetic devices and related medical supplies.	You pay <b>22%</b> of the cost for prosthetic devices and related medical supplies.

Cost	2023 (this year)	2024 (next year)
<b>Pulmonary Rehabilitation Services</b>	You pay a <b>\$20</b> copay for Medicare-covered pulmonary rehabilitation services.	You pay a <b>\$15</b> copay for Medicare-covered pulmonary rehabilitation services.
<b>Skilled Nursing Facility (SNF) Care</b>	You pay <b>\$0</b> per day for days 1-20 and a <b>\$188</b> copay per day for days 21-100.	You pay <b>\$0</b> per day for days 1-20 and a <b>\$203</b> copay per day for days 21-100.
<b>Specialist Visit</b>	You pay a <b>\$40</b> copay for each Specialist visit or telehealth visit for Medicare-covered benefits.	You pay a <b>\$35</b> copay for each Specialist visit or telehealth visit for Medicare-covered benefits.
<b>Urgently Needed Services</b>	You pay a <b>\$40</b> copay for Medicare-covered urgently needed specialist services.	You pay a <b>\$35</b> copay for Medicare-covered urgently needed specialist services.
<b>Worldwide Emergency Care</b>	You pay a <b>\$110</b> copay per visit for worldwide emergency care.	You pay a <b>\$120</b> copay per visit for worldwide emergency care.
<b>Worldwide Emergency Transportation</b>	You pay a <b>\$275</b> copay for worldwide emergency transportation.	You pay a <b>\$315</b> copay for worldwide emergency transportation.
<b>Worldwide Emergency Urgent Care Specialist</b>	You pay a <b>\$40</b> copay for urgent care specialist.	You pay a <b>\$35</b> copay for urgent care specialist.

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## Section 1.5 – Changes to Part D Prescription Drug Coverage

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### Changes to Our “Drug List”

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our “Drug List” is provided electronically.

We made changes to our “Drug List,” which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs or moving them to a different cost-sharing tier. **Review the “Drug List” to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the “Drug List” are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online “Drug List” to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact **Member Services** for more information.

### Changes to Prescription Drug Costs

**Note:** If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the Low-Income Subsidy Rider or the LIS Rider), which tells you about your drug costs. If you receive “Extra Help” and you haven’t received this insert by September 30, 2023, please call **Member Services** and ask for the LIS Rider.

There are four **drug payment stages**. The information below shows the changes to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage.)



## Changes to the Deductible Stage

Stage	2023 (this year)	2024 (next year)
<b>Stage 1: Yearly Deductible Stage</b>	<p>The deductible is <b>\$150</b>. During this stage, you pay:</p> <p><b>\$4</b> for preferred cost-sharing and <b>\$11</b> for standard cost-sharing for drugs on <b>Tier 1: Preferred Generic</b>.</p> <p><b>\$13</b> for preferred cost-sharing and <b>\$20</b> for standard cost-sharing for drugs on <b>Tier 2: Generic</b>.</p> <p><b>\$0</b> for preferred and <b>\$0</b> for standard cost-sharing for drugs on <b>Tier 6: Select Care</b>.</p> <p>And the full cost of drugs on <b>Tier 3: Preferred Brand, Tier 4: Non-Preferred Drug, and Tier 5: Specialty</b> until you have reached the yearly deductible.</p>	<p>The deductible is <b>\$0</b>. Because we have no deductible, this payment stage does not apply to you.</p>

## Changes to Your Cost-Sharing in the Initial Coverage Stage

Stage	2023 (this year)	2024 (next year)
<b>Stage 2: Initial Coverage Stage</b>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p><b>Tier 1: Preferred Generic:</b> <i>Preferred cost-sharing:</i> You pay <b>\$4</b> per prescription. <i>Standard cost-sharing:</i></p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p><b>Tier 1: Preferred Generic:</b> <i>Preferred cost-sharing:</i> You pay <b>\$4</b> per prescription. <i>Standard cost-sharing:</i></p>

Stage	2023 (this year)	2024 (next year)
<p><b>Stage 2: Initial Coverage Stage (continued)</b> for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>Most adult Part D vaccines are covered at no cost to you.</p> <p>We changed the tier for some of the drugs on our “Drug List.” To see if your drugs will be in a different tier, look them up on the “Drug List.”</p>	<p>You pay <b>\$11</b> per prescription.</p> <p><b>Tier 2: Generic:</b> <i>Preferred cost-sharing:</i> You pay <b>\$13</b> per prescription. <i>Standard cost-sharing:</i> You pay <b>\$20</b> per prescription.</p> <p><b>Tier 3: Preferred Brand:</b> <i>Preferred cost-sharing:</i> You pay <b>\$40</b> per prescription.</p> <p><i>Standard cost-sharing:</i> You pay <b>\$47</b> per prescription.</p> <p><b>Tier 4: Non-Preferred Drug:</b> <i>Preferred cost-sharing:</i> You pay <b>29%</b> of the total cost. <i>Standard cost-sharing:</i> You pay <b>34%</b> of the total cost.</p> <p><b>Tier 5: Specialty:</b> <i>Preferred cost-sharing:</i> You pay <b>30%</b> of the total cost. <i>Standard cost-sharing:</i> You pay <b>30%</b> of the total cost.</p> <p><b>Tier 6: Select Care:</b> <i>Preferred cost-sharing:</i></p>	<p>You pay <b>\$11</b> per prescription.</p> <p><b>Tier 2: Generic:</b> <i>Preferred cost-sharing:</i> You pay <b>\$13</b> per prescription. <i>Standard cost-sharing:</i> You pay <b>\$20</b> per prescription.</p> <p><b>Tier 3: Preferred Brand:</b> <i>Preferred cost-sharing:</i> You pay <b>\$40</b> per prescription. You pay <b>\$35</b> per month supply of each covered insulin product on this tier. <i>Standard cost-sharing:</i> You pay <b>\$47</b> per prescription. You pay <b>\$35</b> per month supply of each covered insulin product on this tier.</p> <p><b>Tier 4: Non-Preferred Drug:</b> <i>Preferred cost-sharing:</i> You pay <b>28%</b> of the total cost. <i>Standard cost-sharing:</i> You pay <b>33%</b> of the total cost.</p> <p><b>Tier 5: Specialty:</b> <i>Preferred cost-sharing:</i> You pay <b>33%</b> of the total cost. <i>Standard cost-sharing:</i> You pay <b>33%</b> of the total cost.</p> <p><b>Tier 6: Select Care:</b> <i>Preferred cost-sharing:</i></p>

Stage	2023 (this year)	2024 (next year)
<b>Stage 2: Initial Coverage Stage (continued)</b>	<p>You pay \$0 per prescription.</p> <p><i>Standard cost-sharing:</i> You pay \$0 per prescription.</p> <hr/> <p>Once your total drug costs have reached <b>\$4,660</b>, you will move to the next stage (the Coverage Gap Stage).</p>	<p>You pay \$0 per prescription.</p> <p><i>Standard cost-sharing:</i> You pay \$0 per prescription.</p> <hr/> <p>Once your total drug costs have reached <b>\$5,030</b>, you will move to the next stage (the Coverage Gap Stage).</p>

### Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.**

**Beginning in 2024, if you reach the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs.**

For specific information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

## SECTION 2 Deciding Which Plan to Choose

### Section 2.1 – If you want to stay in Blue Advantage Complete

**To stay in our plan, you don't need to do anything.** If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our **Blue Advantage Complete**.

### Section 2.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2024 follow these steps:

#### Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,

- – *OR* – You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 1.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder ([www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)), read the *Medicare & You 2024* handbook, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

As a reminder, Blue Cross and Blue Shield of Alabama offers other Medicare health plans and Medicare prescription drug plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

## Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from **Blue Advantage Complete**.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from **Blue Advantage Complete**.
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll.  
Contact **Member Services** if you need more information on how to do so.
  - – *OR* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

## SECTION 3 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2024.

### Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage Plan for January 1, 2024, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2024.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**.

You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

#### **SECTION 4 Programs That Offer Free Counseling about Medicare**

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Alabama, the SHIP is called Alabama State Health Insurance Assistance Program.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Alabama State Health Insurance Assistance Program counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call the Alabama State Health Insurance Assistance Program at 1-800-AGELINE (1-800-243-5463). You can learn more about the Alabama State Health Insurance Assistance Program by visiting their website ([www.alabamaageline.gov](http://www.alabamaageline.gov)).

#### **SECTION 5 Programs That Help Pay for Prescription Drugs**

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
  - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** Alabama has a program called Alabama SenioRx Prescription Assistance Program that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Alabama

AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-866-574-9964.

## SECTION 6 Questions?

### Section 6.1 – Getting Help from Blue Advantage Complete

Questions? We're here to help. Please call **Member Services** at **1-888-234-8266**. (TTY only, call **711**.) We are available for phone calls Monday - Friday, 8 a.m. – 8 p.m. CST. From October 1 to March 31, the hours of operation are Monday - Sunday, 8 a.m. – 8 p.m. CST. You may be required to leave a message for calls made after hours, weekends and holidays. Calls will be returned the next business day. Calls to these numbers are free.

#### **Read your 2024 Evidence of Coverage (it has details about next year's benefits and costs)**

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2024. For details, look in the *2024 Evidence of Coverage* for **Blue Advantage Complete**. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at [www.BCBSALMedicare.com/Documents](http://www.BCBSALMedicare.com/Documents). You may also call **Member Services** to ask us to mail you an *Evidence of Coverage*.

#### **Visit our Website**

You can also visit our website at [www.BCBSALMedicare.com](http://www.BCBSALMedicare.com). As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*) and our *List of Covered Drugs (Formulary/"Drug List")*.

### Section 6.2 – Getting Help from Medicare

To get information directly from Medicare:

#### **Call 1-800-MEDICARE (1-800-633-4227)**

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

#### **Visit the Medicare Website**

Visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare).

**Read *Medicare & You 2024***

Read the *Medicare & You 2024* handbook. Every fall, this document is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this document, you can get it at the Medicare website ([www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf](http://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf)) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

**Blue Advantage is a PPO with a Medicare contract.  
Enrollment in Blue Advantage (PPO) depends on contract renewal.**



Blue Advantage (PPO) is provided by Blue Cross and Blue Shield of Alabama,  
an independent licensee of the Blue Cross and Blue Shield Association.